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**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

In re:

VANCE BIENGARDO and  
DAWN R. JULIUS-BIENGARDO,  
Debtor(s).

CASE NO. 14-36201 (CGM)  
CHAPTER 13

**DEBTOR LOSS MITIGATION AFFIDAVIT**

STATE OF NEW YORK )  
                         )ss.:  
COUNTY OF DUTCHESS )

I, Nicole DiPaola, being sworn, say:

I am not a party to this action, am over 18 years of age and reside in Wappingers Falls, New York.

On December 10, 2014, I served a true and completed copy of the Financial Packet, including the following documents:

- [X] A copy of the completed 4506-T Form, signed & dated;
- [X] A copy of the completed Request for Mortgage Assistance (RMA) Form, signed & dated;
- [ ] A copy of the completed Hardship Affidavit Form, signed & dated;
- [ ] A copy of most recent thirty (30) days paycheck stubs;
- [ ] A copy of the Debtor(s) Hardship Letter, signed & dated;
- [ ] Proof of Second Party Income by Affidavit;
- [X] Other (please specify)

1. Completed Profit & Loss Statement for Vane Biengardo dba Express Pool Builders for September 2014 and October 2014;

upon the following parties at the following addresses:

**VIA FIRST CLASS MAIL & EMAIL**

Shapiro, DiCaro & Barak, LLC  
105 Maxess Rd., Suite N109  
Melville, NY 11747  
Attn: Kimberly Manno

Please be advised that the loss mitigation contact is as follows:

Name: Andrea B. Malin

Title: Attorney for the Debtor(s)

Phone Number: (845) 298-1600

Fax Number: (845) 298-1265

Email Address: genmallaw@optonline.net

Dated: Wappingers Falls, New York  
December 10, 2014

/s/ Nicole DiPaola  
NICOLE DIPAOLA

Sworn to before me this  
10<sup>th</sup> day of December, 2014

/s/ Andrea B. Malin  
Andrea B. Malin  
Notary Public, State of New York  
Qualified in Dutchess County  
Commission Expires 6/23/2018